

Docket No.: 53588-025

#2
v. Harris
2/10/00
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :

JOHN P. PETTITT :

Serial No.: Not Yet Assigned :

Group Art Unit: Not Yet Assigned

Filed: Herewith :

Examiner: Not Yet Assigned

For: A METHOD AND SYSTEM FOR DETECTING FRAUD IN A CREDIT CARD
TRANSACTION OVER A COMPUTER NETWORK



INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, DC 20231

Dear Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of a first Office Action on the merits. No certification or fee is required.

The references were cited by or submitted to the U.S. Patent and Trademark Office in parent application Serial No. 08/901,687 , filed July 28, 1997 , which is relied upon for an

earlier filing date under 35 USC 120. Thus, copies of these references are not attached. 37 CFR 1.98(d).

Respectfully submitted,

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